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**THE FACTORS INFLUENCING EMPLOYEE'S WORK
PERFORMANCE IN FINANCIAL CARD AND PAYMENTS
SERVICES INDUSTRY**

THURGA A/P VELUSAMY



**MASTER OF HUMAN RESOURCE MANAGEMENT
UNIVERSITI UTARA MALAYSIA
August 2018**

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ABSTRACT

The purpose of this study is to examine the factors influencing employee's work performance in financial card and payments services industry. The factors that were chose for this study are motivation, leadership and working environment. The survey method was used to collect primary data through use of questionnaire to the employees that attached with the financial card and payments services industry. Around 120 set of questionnaires were distributed and 80 set of questionnaires collected from the respondents was used for the analysis of the study. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science (SPSS) software and using the descriptive and inferential statistics. There are various types of data analysis adapted in this research such as reliability analysis, descriptive analysis, correlation analysis and multiple regression analysis. Descriptive analysis technique is used to identify the demographic of respondents in the aspect of gender, age, marital status, race, academic qualification, years of working experience, income group and management level. Furthermore, multiple regression analysis is used to determine the correlation between motivation, leadership and working environment with employee's work performance in financial card and payments services industry. The result of the study shows that there is a moderate correlation between motivation and working environment towards employee's work performance. The second factor, leadership has negatively correlated with the employee's work performance. This study has played an important role to identify the factors influencing employee's work performance in financial card and payments services industry.

Keywords: Employee's Work Performance, Motivation, Leadership and Working Environment

ABSTRAK

Kajian ini adalah bertujuan untuk mengenal pasti factor mempegaruhi prestasi kerja di kalangan pekerja dalam industri kad kewangan dan perkhidmatan pembayaran. Motivasi, kepimpinan dan persekitaran pekerjaan dikategorikan sebagai factor mempengaruhi prestasi kerja untuk kajian ini. Dengan itu, kaedah tinjauan telah digunakan untuk mengumpul data utama melalui soal selidik kepada pekerja- pekerja dalam industri kad kewangan dan perkidmatan pembayaran. Sebanyak 120 borang soal selidik telah diedarkan dan hanya 80 borang yang dikembalikan daripada responden telah digunakan untuk kajian analisis. Kesemua data yang diperolehi daripada responden telah dianalisis dengan menggunakan program *Statistical Package for Social Science (SPSS)* dan teknik deskriptif dan inferensi telah digunakan. Di antara pelbagai kaedah untuk menganalisis data yang digunakan dalam kajian ini termasuk analisis kebolehpercayaan, analisis deskriptif, analisis korelasi dan analisis regresi. Teknik analisis deskritif digunakan untuk megenalpasti latar belakaang responden dari segi jantina, umur, status perkahwinan, bangsa, kelayakan pendidikan, pengalaman kerja, kumpulan pendapatan dan tahap pengurusan. Di samping itu, teknik analisis regresi kepelbagaian digunakan untuk mengkaji hubungan antara motivasi, kepimpinan, persekitaran kerja dan prestasi kerja di kalanagan pekerja dalam industri kad kewangan dan perkidmatan pembayaran. Hasil kajian menunjukkan terdapat satu kolerasi serdehana antara motivasi dan persekitaran pekerjaan terhadap prestasi kerja. Salah satu faktor, iaitu kepimpinan mempunyai kolerasi negatif terhadap prestasi kerja, yang merupakan pemboleh ubah sandar. Kajian ini telah memainkan peranan penting dalam mengenalpasti faktor mempengaruhi prestasi kerja di kalanagan pekerja dalam industri kad kewangan dan perkidmatan pembayaran.

Kata Kunci: Prestasi Kerja, Motivasi, Kepimpinan dan Persekitaran Pekerjaan

ACKNOWLEDGEMENT

First and foremost, I would like to express my highest gratitude to GOD for the blessing, love, opportunity, health and mercy for me to complete this thesis. In this valuable chance, I personally would like to express my gratitude and appreciation to all people who provided motivation, advice, support, and even remark that had contribute towards the completion of my project paper. My special appreciation and heartily thankful to my research supervisor, Madam Norizan Binti Haji Azizan, for her support, insightful suggestions, and endless patience from the beginning of my project paper towards to end.

My deepest appreciation goes to my beloved parents, my mother Mdm. Muniamah Krishnan for the encouragement, endless love, pray and support, and my father, Mr. Velusamy Suppiah who taught me and inspire me to move forward. My sincere thanks also go to my lovely and caring siblings, Ms. Parameswary and Ms. Thanam whom always motivate, cheer me and being a big pillar in my study and also in my life.

Lastly, I offer my regards and appreciation to all of those who supported me in any respect during the completion of the project

May GOD always bless us.

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CHAPTER 1

INTRODUCTION

1.0 Introduction

This chapter focuses on the purpose and objective of the factors influencing employee's work performance in financial card and payments services industry. This chapter will explain the research background and the problem statement behind it, together with the research questions and research objectives that are explained in order to have a clear picture on it. In addition, the scope and limitations of the study were defined, followed by the significance of the study and ending with the last part of this chapter, outlining the organization of the thesis.

1.1 Background of the Study

Globalization has made major changes and impacted the business environment by bringing in advanced technologies, new styles of management and, most importantly, employees in modern organizations are now expected to be more adaptive, motivated and self-initiative. Therefore, organizations now are aware and pay more attention to the changes so that they can be competitive within the business area. In addition, organizations strive to retain the best and qualified employees not only to be competent but also for long survival in this volatile market environment. A fact about the organization is that without employees' contributions, an organization could never stand alone in the business market. Hence, employees are a major asset to the organization and the reason behind each success that the company achieved and has been existing for a long time.

Employee's work performance playing a major role in helping the organization to achieve more in their business and revenues. The organizations are still evolving all the time in how to increase employee's performance during their job (Hamizatun, 2010). A satisfied employee can be a vital source for an organization's competitive advantage. In recent times, most managers find it difficult to address the issue as the expectation for the satisfying working environment is rapidly increasing. For this reason, every employer has a moral responsibility to provide a satisfying working atmosphere for their employees in order to gain an organization's competitive advantage (Selva, 2016). Moreover, the performance of employees is always the primary factor in affecting the organization success in every industry (Chin et al, 2016).

Even with the best strategy in place and an appropriate organizational architecture, an organization will be effective only if its employees are motivated to perform at a high level (Boamah, 2014). To achieve an organization's goals, there are several factors that affect, one of which is the work performance of the employees. The organization is responsible to ensure that their employees' performances are monitored closely to indicate the result of what an employee can contribute back to the company and at the same time, it answers to the question about employee's expectations from the organization. When employees are satisfied with their job and their needs are met, they develop an attachment to work or they make an effort to perform better and increased effort results in better performances (Theresa et al., 2016).

There were numerous studies attempting to explore on the factors that influencing employee's work performance and its importance in the working environment in the past few decades. Currently, many organizations started to look into the factors contributing to job satisfaction as it helps to lead towards a better quality of work

performance from the employees. Determining the level of job satisfaction is not a new way of managing employees, because it is a tool in retaining the level of employee's performance. In order to retain employee's level of performance, it is employer's responsibility to create the sources for it and the employees also need to drastically move forward to grab what job satisfaction sources are offered (Selva, 2016).

A survey conducted by JobStreet (2015) on employees' job satisfaction in Malaysia showed that 74% of the respondents claimed that they were not satisfied with their current jobs. Based on this survey, salaries were perceived as the main factor that influenced job satisfaction.

However, only 11% of the respondents disclosed that their salaries were a compelling factor in their job dissatisfaction. A majority at 71% revealed that the main cause for this dissatisfaction was due to the poor quality of leadership or management in companies. This indicated that salary itself was not the only contributing factor to the job satisfaction of an employee.

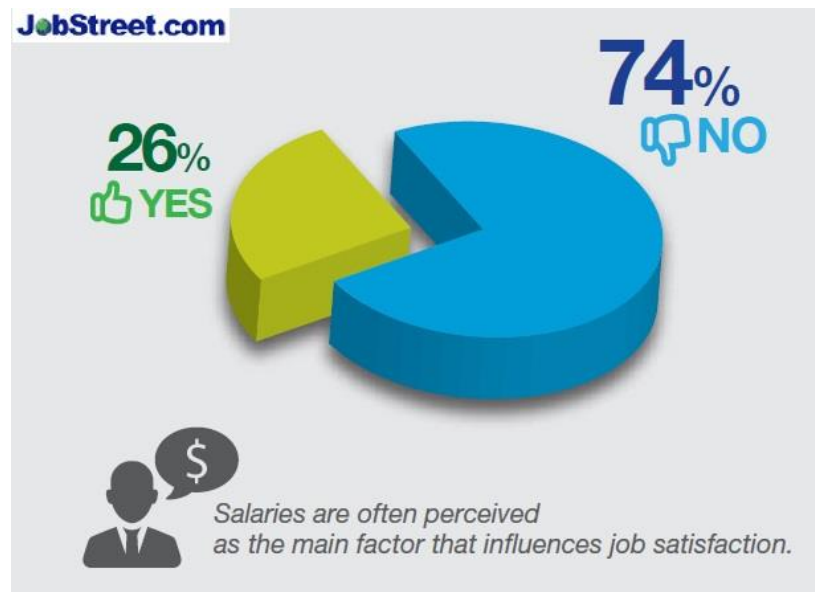


Figure 1.1: High Dissatisfaction at Work

(Source: JobStreet, 2015)

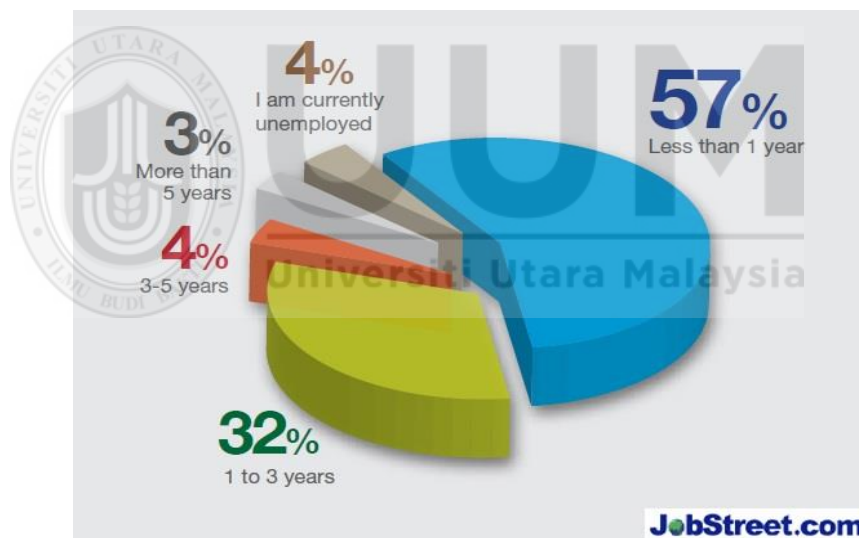


Figure 1.2: How Long Will Unhappy Employees Stay in The Company?

(Source: JobStreet, 2015)

In addition, from the 74% of respondents who were not satisfied with their jobs, 57% of them intended to leave their current job in less than a year. Some 32% of these unhappy employees planned to leave within the next 3 years.

Hence, these findings of the survey suggest that 89% of these unhappy employees could leave their companies in less than 3 years. This statement is also supported by Rishesingar (2017), during the Global Business Services Forum, he mentioned that the average turnover for any individual is two and a half years.

Spector (1997) listed down thirteen (13) dimensions to achieve the level of job satisfaction among employees which is appreciation, communication, co-workers, fringe benefits, job conditions, nature of work, organization, personal growth, policies and procedures, promotion opportunities, recognition, security, and supervision. The researcher hereby believe that it has become an important area of research to examine the factors influencing employees' work performance.

Background of Industry

The financial card and payments services industry in Malaysia is experiencing growth as consumers are becoming increasingly accustomed to using financial cards for transactions due to convenience and benefits of this payment method (Bank Negara Malaysia, 2017). Malaysia becomes an attractive market in the region for its fast-growing e-commerce market, potential global expansion, and infrastructure improvement. As the government and banks began to provide basic financial and banking services to the unbanked population, by expanding banking infrastructure, launching new branches, promoting agent banking network and making efforts to change consumer payment habits, payment cards gradually became more accepted, with their use consequently growing during the period of 2010- 2014 (Ruben, 2015).

The fast-paced development of the industry is also by the government initiatives and support of the Bank Negara Malaysia (BNM). For instance, the institution launched the Financial Technology Regulatory Sandbox Framework back in 2016 that enables

the financial card and payment services industry, which is also known as “financial technologies solutions and services” industry, to be tested in a live environment while ensuring compliance with local regulations. The objective of this launch is to help financial technologies (FinTech) firms to have a better understanding of the regulatory landscape.

In 2017, Malaysia’s central bank collaborated with industry players such as the Association of Banks in Malaysia, the Association of Islamic Banking Institutions Malaysia and National Cards Group to hold the National e-Payment Roadshow 2017 to raise awareness of the use of payment cards, electronic funds transfers and online banking services. The event was held to promote the benefits of using financial cards and to educate consumers on safe practices when using financial cards as part of nation’s drive towards becoming a cashless society (Bank Negara Malaysia, 2017).

For the past few years, Malaysia has been making a strong progress in implementing PIN-enabled payment cards. Since 2014, Malaysia has begun its migration from signature-based payment cards to PIN-enabled payment cards as a measure to further enhance the security of financial card payment infrastructure. At the same time, it is also an effort to promoting higher usage and financial cards.

Apart from that, the advancement of technologies and also the initiative and encouragement from the government to connect the businesses beyond the borders and limitations contribute to the growth of the industry. The launching of Alibaba logistic hub and a China investment in Malaysia in March 2017 are good examples of the government initiative for globalization in the business market (StarOnline, 2017). These moves stimulate the development of new infrastructures in Malaysia and also create new income opportunities for its citizens. Moreover, this trend also leads a path

to the changes in management styles in the industry. Therefore, the organizations in the industry adopt the changes in the business environment by giving importance to the employee's work performance to achieve their business objectives.

1.2 Problem Statement

In financial card and payments services industry, employee's work performance is the keystone for the organizations to achieve their objectives and go along with the fast paced business environment. Therefore, it is crucial for the organization to have employees to perform highly to meet the organization's goals. However, it is not an easy task for the managers to encourage employees to perform at a high level. Based on the exit interview reports obtained from two companies in the financial card and payments services industry, Revenue Group of Companies and iPay88 Malaysia Sdn Bhd, the results indicated that employees leave the organizations due to dissatisfaction at work. The major factors are motivation, leadership, working environment – which influenced the employees to leave the organizations. Meanwhile, work-life balance, personal issues, and change of the interest are among the smallest contributors to job dissatisfaction at work.

Both organizations in the industry also faced the same reasons for the job dissatisfaction in the workplace. The main reason for dissatisfaction was due to the lack of motivation; meanwhile, the second highest reason for dissatisfaction was the leadership. Working environment also contributed to the job dissatisfaction at the workplace; meanwhile, the other reasons contribute only to a small extent of overall job dissatisfaction in the workplace. The other reasons that contributed to job dissatisfaction in Revenue Group of Companies are the pay, promotion, benefit packages, training, etc. Meanwhile, in iPay88 Malaysia Sdn Bhd, work-life balance,

personal issue, and change of the interest are among the smallest contributors to job dissatisfaction at work.



Figure 1.3: Job Dissatisfaction Factor of Employees

(Source: Annual Exit Interview Report (2017), Revenue Group of Companies, Kuala Lumpur)

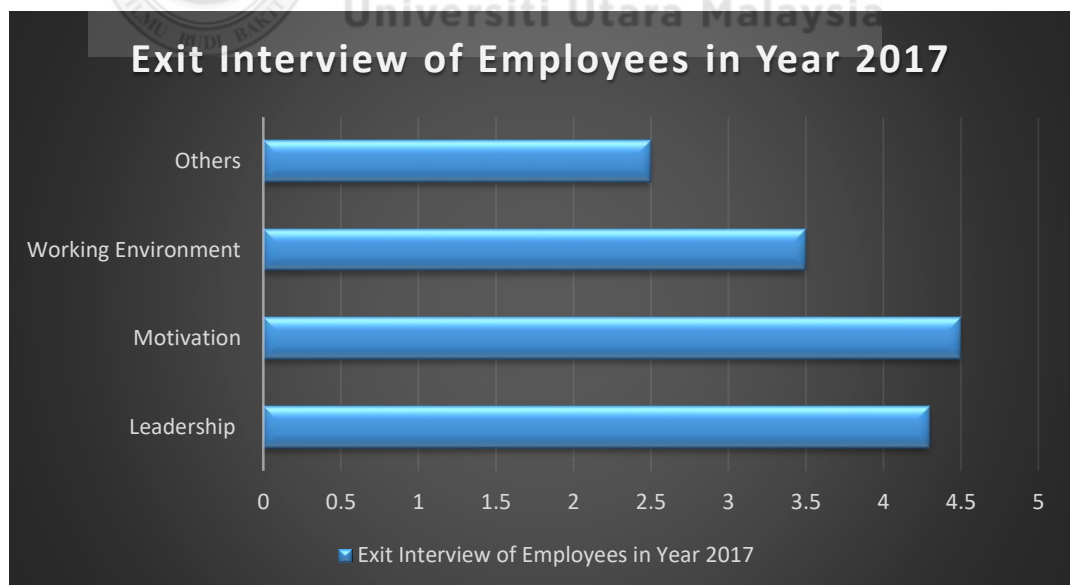


Figure 1.4: Exit Interview Report of Employees

(Source: Annual Exit Interview Report (2017), iPay88 Malaysia Sdn Bhd, Kuala Lumpur)

Based on the above results, the organization's management teams have correlated low level of motivation, leadership and working environment to low level of performance among the employees. Hence, the researcher decides to investigate and understand in depth the factors influencing employee's work performance in financial cards and payments services industry.

Furthermore, in recent times, the challenges faced by the organization in financial card and payment services industry is how to reduce the turnover rate among the employees that is caused by the dissatisfaction of job and increase their commitment to the job. Therefore, it has become an important area of research to examine the factors influencing employee's work performance. With this background in the present study, it is a humble endeavour to explore the factors influencing employee's work performance in the financial card and payments services industry.

1.3 Research Question

This research was conducted to investigate the factors influencing employees' work performance in the financial card and payments services industry. The research questions formulated in this study were:

RQ1: What are the levels of motivation, leadership, working environment and employee's work performance?

RQ2: What is the relationship between motivation, leadership, working environment and employee's work performance?

RQ3: What is the most important factor influencing employee's work performance?

1.4 Research Objectives

The key objectives of the study are:

RO1: To determine the level of motivation, leadership, working environment and employee's work performance.

RO2: To determine the relationship between motivation, leadership, working environment and employee's work performance.

RO3: To determine the most significant factor that influences the employee's work performance.

1.5 Significance of the Study

The researcher hopes that this study will have numerous benefits in terms of theoretical, management as well as academic perspective. In terms of theoretical benefit, this study can become a useful guide or reference for upcoming studies in order to generate good ideas and also provide a better understanding of factors influencing work performance. Secondly, this study is an important guide for organizations to review the factors influencing employees' work performance. It will help the organization, mainly the supervisors, to make necessary steps based on the findings from this study.

This study hopes to enhance and develop the understandings of management in regards to factors influencing employee's work performance and helps them to fulfil the employees' needs and wishes. Finally, this study will benefit other students to understand the factors influencing on employee's work performance at financial card and payments services industry. This study could also be a guideline for other

researchers who are interested in studying how the individual factor and contextual can contribute to the work performance.

1.6 Scope and Limitation of the Study

This study provides a review of factors influencing employees' work performance in financial card and payments services industry. The respondents of the study are basically limited to the two financial card and payments services organizations, which are the Revenue Group of Companies and iPay88 Malaysia Sdn Bhd. The reasons of choosing these two organizations are because these companies are among the pioneers in the financial card and payments services industry and their growth is tremendous within the industry, and the latter is the leading company in this industry. Therefore, the purpose of this study is to analyze and determine which factors influence employees' work performance most.

The limitation that was encountered while conducting this study is the accessibility of financial card and payments services providers' staff or the officers. The major contribution of this limitation was due to the nature of business as financial card and payments services companies restricted to share information to the outsiders as part of compliance regulations from the central bank.

1.7 Definition of Key Terms

1.7.1 Motivation

Motivation is the inner force or an urge what drives, directs, or influences an individual to attain organizational goals. It involves the biological, emotional, social and cognitive forces that translate wishes into action (Regina, 2014).

1.7.2 Leadership

Leadership is a way a manager controls and influences his/her subordinates so that they can work willingly and try to achieve the vision, mission, and objectives of the organization. Leadership refers to “the pattern or constellation of leadership behaviours that characterize a given leader” (Lam, 2013).

1.7.3 Working Environment

Working environment refers to the physical environment features in the workplace, like lighting, ventilation rates, and acoustic environment that give positive impact to the employees’ productivity and their workspace satisfaction (Mazatul, 2015). Relationship with colleagues, the nature of the job, and the design of workstation also defined as the working environment in this study.

1.7.4 Employee’s Work Performance

Employee’s performance is defined as an evaluation of the results of a person’s behaviour. It involves determining how well or poorly a person has accomplished a task or done a job (Boamah, 2014).

1.8 Organization of Thesis

In total, there are five chapters in this dissertation. The format and the style adopted by this research paper comply with the requirements of School of Business, Universiti Utara Malaysia. Those chapters are organized as per below:

Chapter one is the introduction part of the research, which provides an inclusive overview of the background of the study, followed by the problem statement, research objectives, research questions, scope and limitations of the study, significance of the study, definition of the key terms and finally the organization of the thesis.

Chapter two contains the review of the literature and past researches related to the topic of the study and also a review of the relevant theoretical models. A brief discussion of the literature review related to the dependent variable and independent variables. The literature reviews were exacted from various types of sources inclusive of article and journal publication and used as a reference for the entire study.

Chapter three covers the entire research methodology, which include research framework, research design, operational definition, measurement of instruments, data collection, sampling, data collection procedures and also statistical analysis adopted in this study.

Chapter four presents the illustration of data analysis and the results from the analysis based on the collected data corresponding to the earlier research problem of this study. The statistical results are interpreted and the significance of the findings is discussed in every research.

Chapter five concludes the findings derived from the study and provides a recommendation for future related studies. At the end of the chapter, a conclusion has been made. It related to study such as predictions, future trends and other relevant steps to be conducted by future researchers in order to go for a deeper understanding of the research problem.

1.9 Conclusion

This study has presented the justification for the present research, by describing the aim of the research, the research questions and the significance of the research. Briefly, the aim of the research is to examine the factors influencing employee's work performance. In the next chapter, the concept of motivation, leadership, working

environment and employees' work performance will be discussed together with the importance of these variables for both organizations and contribution to the organizational behaviour knowledge.



CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

As compared to financial resources, human resources have the capability to create a competitive advantage for their organizations, as they are the main reason for the organizations' success. Generally, employees' work performance depends on various numbers of factors, such as appraisals, job satisfaction, training and development, encouragement of superior and so on, but this paper focuses only on motivation, leadership and working environment as it has been shown to influence to a significant degree the employees' work performance.

This chapter presents the literature review of the area of study. It not only provides a review of the literature and past findings related to the problem of this study but also covers the definition of motivation, leadership, working environment and work performance, and the relationship between motivation, leadership, working environment and employee's work performance.

2.1 Definitions

2.1.1 Employee's Work Performance

Performance is about behaviour or what employees do, and not what employees produce or the outcomes of their work. Performance is an effort along with the ability to put efforts supported by the organizational policies in order to achieve certain objectives (Boamah, 2014).

In addition, Boamah stated that there are several variables that determine performance. These variables could be classified as general determinants of performance. The first variable is a qualification, which enhances his or her performance. For instance, when one goes through education, development, and training to acquire a certain level of qualification, it will enhance his working ability. The second variable is experience, as it is a great asset that can improve an employee's work performance. The longer the number of years of experience, the higher level of performance. The third variable is the quality and style of supervision. The use of democratic and autocratic styles of supervision will have a varying degree of results on the employee's performance, based on the different behaviour and mentality of employees. The next variable is the working environment. The working environment could pose a serious threat to performance, for instance, if the working environment is hazardous, it could endanger the lives of employees and this will directly affect the performance level of the employees. The fifth or most important variable that determines the performance is the compensation package.

Further to Boamah's study, he mentioned that in the absence of compensation, performance levels would be very low. The financial or non-financial compensation may have different levels of motivation and consequently its influence on performance. Meanwhile, the last variable is the tools and equipment as it can enhance the employee's performance. The use of technologies such as computers, combine harvesters, irrigation system and teaching aids in the production system has made it possible to enhance productive activities and thus increase the level of performance.

However, Boamah had also provided another version of performance determinants. He mentioned that individual differences in performance are a function of three main determinants: declarative knowledge, procedural knowledge, and motivation. The first

determinant, declarative knowledge refers to knowledge about facts, principles, and objects among others. It represents the knowledge of a given task's requirements. Procedural knowledge is having certain skills in knowing what to do and how to do it. This means that the employee requires certain technical skills to be able to accomplish a task. This knowledge also relates to one's intelligence level and physical ability. The third predictor of performance is motivation, which is the driving force behind every human activity. All three determinants of performance must be present for performance to reach high levels. If any of the determinants have a value of zero, then performance also has a value of zero.

On the other hand, Ishak et al. (2016) define work performance as the ability of a worker to achieve a certain level of productivity in the aspects of quantity or quality. There are seven dimensions of work performance, which is knowledge about work, attitude, decision-making, delegation, personal efficiency, planning and leadership capability. There are a few theories that can contribute to a deeper understanding of work performance. Even so, there is no one theory that can completely explain work performance.

Furthermore, a study conducted by Yaser (2014) indicates that job performance is a multidimensional construct that consists of two dimensions or behaviours, namely in-role/task performance and discretionary work behaviours or non-task/extra-role. The former deals with the actual expectations from an employee by the organization as part of his/her job or role, and the latter highlights the control of the employees including; pro-social behaviour and organizational citizenship behaviours. Into the deeper understanding, according to Yaser, task performance described as "behaviour that is directly related to the production of goods or services and/or that supports the production process, such as planning, resource acquisition and distribution of finished

products”. Contextual performance, on the other hand, includes behaviours that contribute to organizational effectiveness through its impact on the psychological, social and organizational contexts of work.

2.2 Individual and Contextual Factors that Influence Employee’s Work Performance

2.2.1 Motivation

The term motivation has been defined variously by different scholars and different authorities in many academic disciplines such as psychology, sociology, education, political science, and economics. According to Ishak et al., (2016), motivation defines as a set of indefinite factors that cause a person (an employee) to perform his or her duties in a special way. Furthermore, motivation also is that something has to trigger an employee to perform in an exceptional way.

Regina (2014) stated that motivation is the inner force or urge that drives, directs, or influences an individual to attain organizational goals. It involves the biological, emotional and cognitive forces that translate wishes into action.

According to Boamah (2014), motivation defined as a cognitive decision-making process that influences the persistence and direction of goal-directed behaviour. The “persistence” element in the above definition define as the application of effort work-related tasks employees display over a time period; “direction” emphasizes that persistent high level of work-related effort should be channelled in a way that benefits the work environment. In addition, motivation also is defined as an internal state that causes people to behave in a particular way to accomplish particular goals and purposes.

For the purpose of this study, the definition of motivation was adopted from the Society for Human Resource Management (SHRM). Thus, following the Society for Human Resource Management (2010) definition, the definition of motivation is:

“The psychological forces that determine the direction of a person’s level of effort, as well as a person’s persistence in the face of obstacles”.

The above definition briefly defines the ideas of many outcomes actions that an individual could engage in either to keep on trying or give up when faced with obstacles or challenges.

The best-known theory of motivation is Abraham H Maslow’s hierarchy of needs. Maslow had classified the human needs into 5 categories as physiological needs, safety needs, social needs, esteem needs and self-actualization needs. The first three needs are the lower order needs and last two are the higher order needs. The fulfilment of one need will induce one for the next level. According to Maslow, if you want to motivate someone, you need to understand what level of the hierarchy that person is currently focused on. In addition, higher order needs are satisfied internally (within the person), whereas lower order needs are predominantly satisfied externally.

Maslow’s theory has received wide recognition, particularly among practising managers. It is intuitively logical and easy to understand (Stephen et al., 2015).

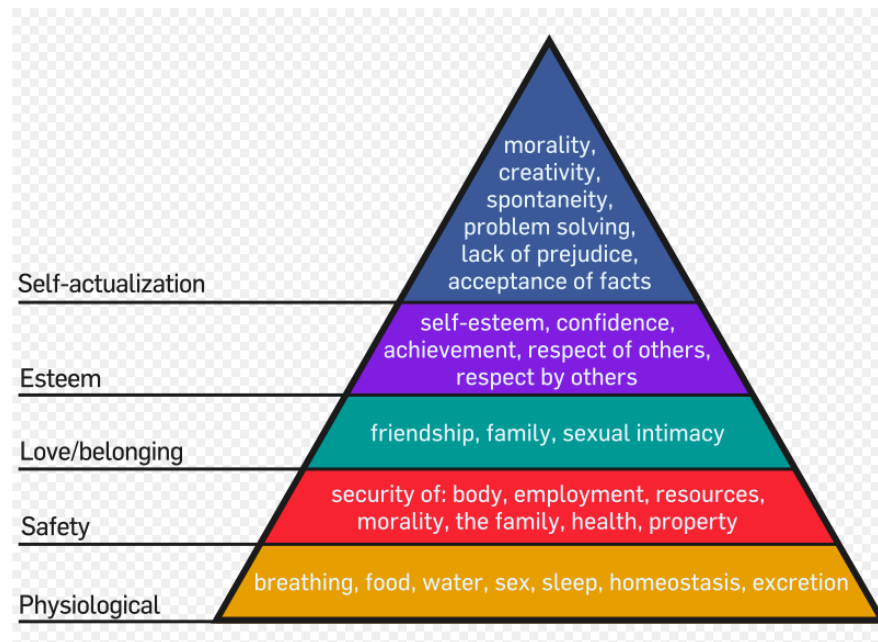


Figure 2.1: Maslow Hierarchy of Needs

A study conducted by the Nhat (2013) stated that pay and promotion were ranked as the most important factors in motivation. These pay and promotion factors are the result of the Maslow's need hierarchy theory, which is a physiological need. Apart from that, good working conditions were ranked as the second most important motivational factor, as it also categorized in physiological need in Maslow's theory.

In Herzberg's two-factor theory, there are two factors that influence human needs. The first factor known as hygienic factors or extrinsic factors consists of company policies and administration, type of supervisions, interpersonal relationship, working conditions, salary, job security, and status. These hygiene factors help to maintain a reasonable level of job satisfaction as they influence the mental framework of the employees, which also known as intrinsic factors that consist of work itself, achievement, recognition, advancement, growth, and responsibility. The presence of these factors will motivate the employees but their absence will not lead to dissatisfaction. According to Herzberg (1987), the factors that lead to job satisfaction are separate and distinct from those that lead to job dissatisfaction. Hence, if the

superior wish to eliminate factors that can create job dissatisfaction may bring about peace, may not necessarily bring motivation to employees. They will be placating rather than motivating their workers.



Figure 2.2: Herzberg's Two Factor Theory

In Alderfer's ERG theory, human core needs have been categorized into three broad groups, as existence, relatedness, and growth. The existence need is concerned with providing the basic materials, and it is similar to Maslow's physiological needs and security needs. The relatedness need refer to the personal relationship, which is similar to Maslow's belongingness and esteem needs, and the growth needs are related to the intrinsic desire for personal development. The growing need is similar to Maslow's self-actualization need. Compare to Maslow's theory, Alderfer's ERG theory has a contract in a few aspects. According to Alderfer (1969), sometimes multiple needs might be acted as motivation drivers at the same time where one need appears to be more dominant than others and higher levels of need might come forward before fulfilling the lower level of needs. In addition, in this theory, it contains a frustration-

regression dimension that when a higher order needs level is frustrated; the individual's desire to increase a lower level need take place.

According to McGregor (1960), a traditional organization, which has a centralized decision-making process and a hierarchical pyramid, is based on several assumptions about human nature and motivation. These assumptions are called Theory X by McGregor and consider that most people want to be directed, they do not want to assume responsibility and value safety above all. Moreover, this philosophy assumes that people are motivated by financial means and by the threat of punishment. Managers who embrace this theory are likely to supervise and control their employees, as they feel that external control is needed when dealing with irresponsible people. Contrast with theory X, in theory Y managers assume employees can view work as being as natural and therefore the average person can learn to accept and even seek responsibility.

McClelland's need theory focus on three needs namely achievement need, affiliation need and power need. The need for achievement explains that it is the drive to excel, to achieve in relation to a set of standards and to strive to succeed. McClelland (1961) suggest that the need for achievement is a key human motive, which responds to, and is a product of personal experience and cultural background. This can be indoctrinated by means of training and other attitude-forming activities. The second need which is need of affiliation explains the desire for friendly and close interpersonal relationship. Meanwhile, the last need is the power need which explains the need to make others behave in a way that they would not behave otherwise.

The basic of Adam's equity theory, in the work context, is that people make comparisons between themselves and others in terms of their inputs and what

outcomes they receive from their inputs. The theory consists of four core elements namely person, comparison of others, inputs and outcomes. According to Adam (1965), an individual is strongly motivated by a balance result of input, such as effort, loyalty, hard work, commitment, skill, ability, adaptability, tolerance, determination, personal sacrifice, et cetera and the output, such as pay, salary, other benefits, recognition, reputation, promotion, and etc. A single phrase about this theory is that what an employee contributes, he or she receives against of it.

The motivation theorists such as Maslow (1946), Herzberg (1987), Alderfer (1969), Mc Gregor (1960), McClelland (1961) and Adam (1965) have suggested specific things that managers can do to help their subordinates become self-actualized, because such employees are likely to work at their maximum creative potential when their needs are meet. They agree that by recognizing employee's accomplishments, it helps to satisfy the employee's physiological needs which in return increase their performance level.

2.2.2 Leadership

In today's changing environment context of globalization, leadership often considered as factors to affect the organization's success or failure. The view of the many organizations in turbulent times, leaders are often seen as the one who to ensure stability and the persistence of the organization when the organization goal was established.

Rabihah (2016) in her study stated that leadership is defined as the extent to which the leaders can influence their followers. As a result, followers admire, trust, and respect

their leaders and show motivation to perform beyond the expectations to achieve the goals of individuals and organization.

Based on Gao (2016) in his research, leadership is considered as the capacity to inspire or influence others towards the leader's goal. Furthermore, leadership is also considered as a course of the interplay between leaders and subordinates as the leader wants to change the subordinate's behaviours to meet the targets of the organization.

According to Muhamad (2010) in his study, leadership is a way a manager controls and influences his subordinates so they can work willingly and try to achieve vision, mission, and objective of the organization. In addition, the leadership of a manager can help himself in developing an organization under his supervision and at the same time to create a better organization climate which is conducive. The positive organizational climate can increase the motivation level among staff under his or her supervision and at the same time create the atmosphere to work to increase the level of productivity. In order to build a better organization, a manager or leader has got to get a perception of his subordinates and the staffs who are dealing in line or de line with him or her.

Lam (2013) stated that a good and effective leadership system will affect the overall performance of the organization and its members. Under normal circumstances, an effective leadership is the cornerstone of our success in achieving an organization's goal. Furthermore, based on the Lam's study, there are two styles of leadership namely transformational leadership and transactional leadership.

Based on Gafor (2011) studies, he stated that a leader must set strict principles of conduct and responsibility, high standards of performance, and employee's job satisfaction. It is difficult to get leaders to develop leadership styles that are opposite their preferred styles. According to Immengart (1988), four patterns to leadership have

emerged. These patterns are geared towards (a) traits of leaders and traits associated with leadership, (b) styles of leaders and styles associated with leadership, (c) behaviors of leaders and behaviors associated with leadership and (d) situation or contingencies associated with leadership.

A manager's leadership are hard to define or evaluate, as the managers are dealing with many people from different ranks and position, either internally or externally, such as the management, other department's heads, managers, executive, non-executive staffs, stakeholders and also the customers. Therefore, the manager's leadership are determined by the peoples that he or she meet and involved with.

A study conducted by Ovidiu (2013) defined that empowerment is an approach to leadership that empowers subordinates as the main constituent of managerial and organizational effectiveness. Moreover, employees are given authority and the freedom to make decisions, which encourages them to discover and use their full potential. Having more control over their own jobs is the main driving force of empowerment that encourages growth and better productivity. Therefore, the empowerment process focuses on solving the problems of the organizations by people. Furthermore, empowering makes workforce feel appreciated and that their feedback on performance is valuable for the organization. This is definitely important to the organization well-being, as employees are the main contributor to the organization's competitive advantages and long survival in the industry.

The effective leadership are one of the factors that associate with work performance in the financial card and payments services industry. The superior or the manager needs to identify and practice the different leadership to leads their subordinates to perform at their best. An effective manager or superior should know how to adjust

their leadership depending on the situations and the attitudes of its subordinates in the organization. This skill will definitely give a good impact towards organization overall performance and also make their employees work productively.

2.2.3 Working Environment

In the context of the working environment, there are two major categories namely as the physical and psycho-social environment. Mazatul (2015) in her study stated that the physical workplace environment is defined as the external and internal office layout, temperature, comfort zone and the arrangement of office work setting in the workplace. Meanwhile, psycho-social refers to the values or organizational culture inside the company. It consists of a working organization, attitudes, beliefs, practices and the daily routine of the organizational workplace environment. Further to her study, it is found that the physical working environment is positively related to organizational performance. The organization should provide a physical work environment that is conducive in order to enhance the productivity of employees, hence improve the performance of the employees in the organization.

The study conducted by Chin et al., (2016) also stated that the employees have the ability to connect with their office environment physically. When employees are getting stress due to the bad condition of the physical working environment, there is the high potential to get their job done slowly and inefficiently, and this will affect the performance of the employees.

A good relationship between colleagues is one of the elements in the context of the working environment for this study. In the working environment, employees not only gain the money, reputation or other tangible achievements, but also their need for

social interaction. Having good colleagues with them encourage them to perform better, motivate them to comply with the organization's policies and procedures, and increase the level of job satisfaction and also the productivity. This positive psychosocial environment boosts the level of satisfaction of employees on the work and also to the organization overall. Chin et al. further stated that the employees could perform with their full energy and attention by having a good working environment. How an employee could communicate with each other well in the office can affect the employee's behaviour thus it will determine the satisfaction level within the individual, and the outcome of this behaviour can be seen through their performance level.

On the other hand, the nature of the job is also one of the elements in the working environment, particularly for this study. Employees tend to prefer the jobs which can give them more opportunities to use their abilities and skills, and offer a variety of tasks, freedom, and feedback on how well they have performed. This makes them feel the work becoming mentally challenging. Jobs that have too little challenge will create boredom, but frustration and feelings of anxiety, failure, and anger will be evoked if there are too many challenges. Most employees will feel pleasure and satisfaction in the moderate challenge.

2.3 The Relationship Between Motivation and Employee's Work Performance

There are several past researchers that prove motivation influence the employee's work performance. Based on Regina (2014) study, around 450 non-managements academic staff agreed that motivation and employee's work performance have a positive relationship, as it enhances their productivity and is essential to a healthy and prosperous teaching-learning environment.

Ishak et al. (2016) on the other hand cited in their findings indicates that motivation has a positive and significant impact on the performance of health workers in the Government Hospital in the City of Kendari.

The best performance is achievable with most dedicated employees that can only be completed through employee motivation within an organization (Sivabalan, 2015). To satisfy an employee and expect a better performance from them, the first thing that an organization needs to look into is the motivation level of employees. As motivation is the largest contributor to the job satisfaction as it impacts directly on employee's work performance. Hence, motivating employees to produce a quality and high level of performance encompass certain critical factors. Every organization's expectation from their employees is the same; the employee must be a value-added to the organization, contribute to the success of the company, and the organization itself can be a competency and giving a tough competition for its competitor in the industry.

Boamah (2014) in his study stated that factors that motivate employees to perform better are employee engagement, organization vision and values, management acknowledgment and appreciation of work well done, the overall authenticity of leadership, financial rewards, and career advancement. Employee engagement reflects employee's commitment, how hard they work and how long they stay within the organization. People join organizations for different reasons, motivated by intrinsic and extrinsic rewards. Intrinsic rewards are reflected in actions believed to be important, and the outcomes of intrinsic include responsibility, autonomy, feelings of accomplishment and the pleasure of doing interesting work. Meanwhile, extrinsically motivated behaviour includes actions performed with the goal to have material or social rewards, with outcomes such as job security, benefits, and public recognition.

Boamah mentioned that it is the responsibility of managers to motivate employees, with the goal for employees to contribute to the organization. According to him, managers can best motivate employees by offering rewards that are meaningful to them. Furthermore, employees who participate in their organization's decision-making process and who feel that they have a voice in the company have a higher job satisfaction.

2.4 The Relationship Between Leadership and Employee's Work Performance

The second factor influencing employee's work performance is the leadership. The findings of the research done by Gafor (2011) stated that leadership can influence job performance. According to him, leadership is an ability to influence a group toward the achievement of a vision or set of goals. But not all leaders are managers nor for that matter, are all managers leaders. Strong relationships between leaders and employees are the key that leads to high-performance trust is essential to building relationships.

"Treating people right is fundamental to creating organizational effectiveness and success". The sentence guides us that how employees are treated is a strong influence variable to employee motivation and performance. It is true that one cannot succeed without the other's help. In order to provide people with a meaningful work and compensation, the management needs to be successful. In order to be successful, the organization needs a high-performing group of individuals. This winning combination of performance requires a partnership between the organization and the employees (Boamah, 2014). It is not easy to influence the employee to provide a high-level performance and this is among the biggest challenge for many companies in the

industry. Thus, the leadership play an important role to encourage the employees to perform in high level.

Furthermore, based on Gao's (2016) study, he indicates that leadership considered as a course of the interplay between leaders and subordinates as the leader want to change the subordinate's behaviour to meet the targets of the organization. He also stated that an outstanding leader does not just encourage his or her employees to improve their job performance, they also need to consider the subordinate's needs on the way to obtaining organizational targets.

2.5 The Relationship Between Working Environment and Employee's Work Performance

The third factor influencing employee's work performance for this study is the working environment. Based on Boamah (2014) findings, the result shows that the working environment does influence the employee's work performance. In the organization that gives importance to employee performance, everyone in the organization has to be given an opportunity to lead in some capacity and have a positive impact on performance.

Boamah (2014) further stated that workers have better results when they can identify and understand the value that can be achieved through different roles, specifically the face-to-face interaction and task significance are key drivers for motivation and performance. In addition, the study conduct by Nhat et al., (2013), the findings show that good working conditions were ranked second most important factor towards employee's performance.

On the other hand, previous studies have pointed out that rewards lead to job satisfaction and influence directly and positively the employee's performance.

Financial rewards are one of the most effective management tools when trying to influence individual or group behaviour, to improve an organization's effectiveness. Usually, many companies use pay, promotion, bonuses, and other monetary rewards to motivate the employees and to increase their performance. This is the reason why people respond to the monetary benefits. Money is often the first factor to come to mind and employees will dedicate greater time and effort for the opportunity to increase their wages. Maintaining the good reward system motivates many employees to stay longer and do well in the organization.

2.6 Conclusion

This chapter has discussed the definition of the employee's work performance (dependent variable) and the factor influencing employee's work performance; motivation, leadership, and working environment (independent variables). Furthermore, there is also a review of the previous studies regarding the relationship between motivation, leadership, working environment and employee's work performance.

Chapter 3

Methodology

3.0 Introduction

In the proceeding chapter, we have mentioned that motivation, leadership and working environment does have an impact on an employee's work performance. This chapter explains the details of the research methodology employed in this study. This chapter will discuss more details of the method of the research, the sample for the research measurement, instrument, population and sampling study, data collection method, and data analysis techniques.

3.1 Research Framework

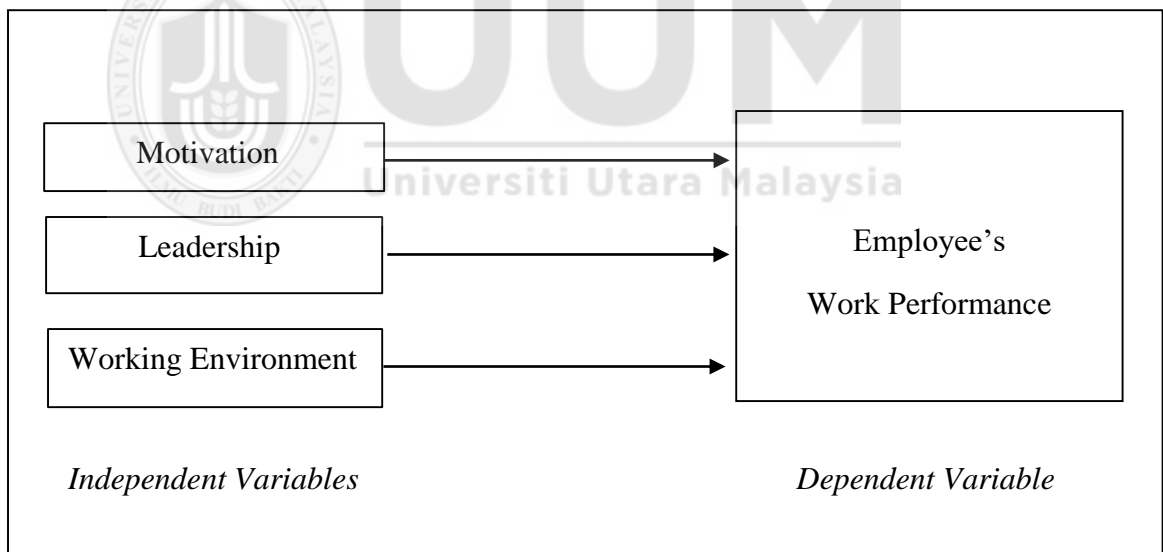


Figure 3.1: Research Framework

The research question of this study is “the factors influencing the employee's work performance” will be discussed. It examines the factors influencing the employee's work performance in financial cards and payments service industry. Employee's work

performance has been chosen as the dependent variable in this study, while motivation, leadership, and working environment are the independent variable in this study.

3.2 Research Design

Sivabalan (2015) stated in his study that research design described a clear outline of how a survey was conducted in the specific study. The general plan for connecting the conceptual research problem to pertinent and feasible empirical research refers to the research design. It is simply the framework for a study that guides data collection and analysis. The research design must also present a method that permits answering the research problem in the most accurate way possible within the constraints put on the researcher such as time and budget.

Moreover, the research design articulates what data is required, what types of methods are going to be used to collect and analyze all the data and how all of this will answer the research question (Gao, 2016).

According to Zikmund et al. (2014), qualitative research is a research design used by the researchers to have an in-depth understanding of the events without using numerical measurements. This approach is generally used by researches applying oral interviews to gather information on the respondent's views and feelings regarding the situations. This research method looks more at establishing a generalized relationship between the dependent variable and independent variable in a given population.

Meanwhile, quantitative research is a research done based on data that is descriptive in nature and not qualified (Sekaran et al., 2013).

In the context of this study, the quantitative approach is appropriate to be used in this research as it more apt to stand on the research content. This research emphasized the correlation of the study variables, the findings of this study contains the description, and this study is focused on the correlation of the variables.

A questionnaire is a type of survey method in a quantitative approach, which utilizes a standardized set or list of questions given to individuals or groups, the result of which can be consistently compared and contrasted (Boamah, 2014). One of the advantages of using questionnaire is cheap to administer. This is because costs are only associated with printing or designing the questionnaire, their postage or electronic distribution (Sivabalan, 2015).

Furthermore, Boamah (2014) cited in his study that questionnaire can be used to reach out to a large number of respondents. This also agreed by Sivabalan (2015) in his study, mentioned that the second advantage of the questionnaire is it is allowing a greater geographical coverage than face-to-face interviews without incurring the additional costs of time and travel. Moreover, using a self-completion questionnaire able to reduce the level of biasing error, where the error is caused by the characteristics of the interviewer and the variability in interviewer's skills. Further to Sivabalan, the absence of an interviewer provides greater anonymity for the respondent. When the topic of the research is sensitive or personal it can increase the reliability of responses.

On the other hand, Boamah (2015) highlights, in his study, the drawbacks of the questionnaire are the low response rates, clarity issues, possible language and literacy issues and etc.

3.3 Operational Definition

The purpose of the operational part to clarify the nature of the variables involved and helps to tie to the theoretical constructs under the study. This study investigates the factors influencing employee's work performance.

3.3.1 Motivation

Regina (2014) defines motivation is the inner force or an urge what drives, directs, or influences an individual to attain organizational goals. It involves the biological, emotional, social and cognitive forces that translate wishes into action. Motivated and satisfied employees with high levels of job participation are considered as an important asset to an organization and keeping the employees satisfied and committed to bringing more fruitful and higher productivity as the returns.

3.3.2 Leadership

Lam (2013) stated that the leadership is a way a manager controls and influences his/her subordinates so that they can work willingly and try to achieve the vision, mission, and objectives of the organization.

3.3.3 Working Environment

Mazatul (2015) mentioned that working environment refers to the physical environment features in the workplace, like lighting, ventilation rates, and acoustic environment that give positive impact to the employees' productivity and their workspace satisfaction. Relationship with colleagues, the nature of the job, and the design of workstation also defined as the working environment in this study.

3.3.4 Employee's Work Performance

Performance of the employees defined as an evaluation of the results of a person's behaviour. It involves determining how well or poorly a person has accomplished a task or done a job. Employee's work performance depends on the individual's capacity, willingness and opportunity to perform (Boamah, 2014).

3.4 Measurement of Variables / Instrumentation

The instrument used to measure the variables is through the data collection process. For this study, the primary data, which is the survey questionnaires were used as the instrument. The questionnaires that were used for this study are adopted from the previous studies by two researchers as stated in Table 3.1.

Table 3.1
Measurement of Variables and Sources

Measurement of Variables	No of Questions	Source
Motivation (IV)	10	Hamizatul D.H. (2012)
Leadership Styles (IV)	6	Gao C.L. (2016)
Working Environment (IV)	6	Hamizatul D.H. (2012)
Employee Performance (DV)	10	Hamizatul D.H. (2012)
Total	32	

The survey questionnaire is divided into three sections (refer Appendix A); Section A consists of socio-demographic information, Section B consist of motivation, leadership, working environment and Section C is about the employee's work performance factor.

In Section A, the information on the socio-demographics of the respondents was gathered. The information is gender, age, marital status, race, academic qualification, years of working experiences, income group and level of management. The nominal scale was used for this section.

Section B was designed to assess the factors influencing employee's work performance. The respondents were asked to respond to the items by indicating their level of agreement with the statements in the questionnaire using a 5 point Likert scale. The scale starts from 1- strongly disagree, 2- disagree, 3- Neutral, 4 – Agree and ending with 5 – strongly agree. The questions related to the factors influencing employee's work performance are design as below:

Motivation

No	Descriptions	Sources
1	The praise I get for doing a good job	Hamizatun D.H. (2012).
2	My pay and amount of work I do	
3	The way my job provides for a steady employment	
4	Being able to do things that don't go against my conscience	
5	I work hard to achieve a good performance	
6	My opinion of myself goes up when I do my work well	
7	I am motivated to perform well in the work	
8	I work harder in order to get good pay	
9	I feel great sense of personal motivation when I do my work well	
10	Motivation in workplace are important for me to perform well in my career	

Leadership

No	Descriptions	Sources
1	My manager is always seeking new opportunities for the unit/department/ organization.	Gao. C. L. (2016)
2	My manager has a clear understanding of where we are going.	
3	My manager inspires others with his/her plans for the future.	
4	My manager provides a good model to follow.	
5	My manager leads by “doing” rather than simply by “telling”	
6	My manager encourages employees to be team players	

Working Environment

No	Descriptions	Sources
1	I work in a safe, healthy and comfortable environment	Hamizaton D.H. (2012).
2	The way company policies are put into practice	
3	The opinions of my peers help me to improve the quantity of work	
4	The chances for advancement on this job	
5	Favourable environmental conditions increase my productivity at work	
6	Producing a high quality of work will increase my chance for higher pay	

Section C measured the overall employee's work performance in the financial card and payments services by using a 5-point Likert scale as well. The questions related to the employee performance are design as below:

No	Descriptions	Source
1	The work I do is very important to me	Hamizaton D.H. (2012).
2	My job activities are personally meaningful to me	
3	I am confident about my ability to do my job	
4	I am self-assured about my capabilities to perform my work activities	
5	I have mastered the skills necessary for my job	
6	I have significant autonomy in determining how I do my job	
7	My impact on what happens in my work area is large	
8	I have a great deal of control over what happens in my work area	
9	I have chance to be promoted, if I remain this company for longer period of time	
10	I have the power making a decision in my work	

3.4.1 Measurement Scale

Nominal scale and ordinal scale - Likert's 5-point scale was used in this research to measure the research questionnaires.

3.4.2 Nominal Scale

Sivabalan (2015) stated that nominal scale is the most simple way to arrange data into the related categories or groups. For an instance, socio-demographic information is measured by nominal scale includes of gender, age, marital status, race, academic qualification, years of working experience, income group and level of management.

3.4.3 Ordinal Scale

Ordinal Scale is widely used in quantitative type research. Basically, this scale designed to determine the opinion or attitude of a subject matter. In the other words, different types of rating scales are developed to measure attitudes directly. Likert's scale widely used to seek for respondent's agreement, evaluation or frequency (Sivabalan, 2015).

3.5 Data Collection

Data collection refers to the systematic approach to gathering information from a variety of sources to get a complete and accurate picture of an area of interest (Sivabalan, 2015).

3.5.1 Primary Data

According to Boamah (2014), primary data is defined as consisting of materials that one has gathered by himself or herself through systematic observation, information archives, the results of questionnaires and interviews, and case study which one has compiled. Boamah also cited that data are primary if they have been gathered according to one's rational and interpreted by one to make a point which is important to one's own argument.

Sivabalan (2015) in his study also defined primary data collection, providing a first-hand testimony or direct information which is considered under the topic of investigation or issue. Moreover, the sources of primary data are obtained from surveys, observation, and experimentation. These data are new and not previously published. Besides that, primary data collection divided into two types includes qualitative data and quantitative data. Examples of qualitative data are depth interviews, case studies etc. Meanwhile, quantitative data involves numbering style such survey or questionnaire, statistical data and etc. Gao (2016) stated that the elementary sources for directing the research study are primary data.

Primary data is described as “data assembled for the research purpose of the existing situation whereby the events are happening” (Zikmund, 2003).

As there are many ways to collect the primary data, the questionnaire has been selected as a method to collect the primary data for this study, as this method can increase the reliability and simplicity of information for this study. Therefore, the questionnaire was distributed to the respondents to collect the necessary information, in order to ensure that reliable and valid information was collected.

3.5.2 Secondary Data

Boamah (2014) defined that secondary data as data used for a project that was originally collected for some other purpose.

Sivabalan (2015) cited that secondary data refer to the existing information or any data that has already been collected by someone else for the different purpose. It means secondary data does not require direct access from the respondents. The sources of secondary data that has been used in this study was the exit interview reports from two organizations in the industry.

3.6 Research Population and Sampling

The population is the universe of units from which a sample is to be selected. In other words, all elements, individuals, or units that meet the selection criteria for a group to be studied, and from which representative sample is taken for detailed examination (Boamah, 2014). The population of this study is the employees in the two organizations in financial card and payments service industry. Based on the list of employees obtained from the two companies, the total number of employees is 120.

Sampling refers to the statistical procedure of selecting and studying the characteristics of a relatively small number of items from a relatively large population of such items to draw statistically valid inferences about the characteristics and about the entire population (Sivabalan, 2015). Meanwhile, Boamah (2014) stated in his study that sampling is the process of selecting units (e.g. people, organizations) from a population of interest.

According to Krejcie and Morgan (1970), from the population of 120, the minimum sample size of 92 is sufficient to represent the whole population of the study.

The respondents of this survey are different departments of the companies, as tabulated below:

Table 3.2
Respondent's Questionnaire

Department	No. of Questionnaire Distributed to Respondents	No. of Questionnaire Returned from Respondents
Finance	15	12
HR	6	5
Marketing	30	20
IT	40	30
Admin / Operation	29	25
Total	120	92

Table 3.2: Respondents of questionnaires in Revenue Group of Companies and iPay88 Malaysia Sdn Bhd.

3.7 Data Collection Procedures

For this study, 120 sets of questionnaire were distributed to the selected respondents in two different companies in the financial card and payments services industry to ensure the returned responses will meet the minimum required sample size. Before embarking on the data collection, the respondents were told that the questionnaires distribution was only for academic purpose and respondent's information will treat as highly confidential. The respondents also assured that no one would fall as a victim because of any adverse findings in connection with their professional duties. These guarantees were made up in order to motivate the respondents to give their responses without any hesitation, the majority of the respondents were concerned about the compliance of the company and industry as well.

The researcher distributed the questionnaires to the respondents, who are actually the working colleagues by face-to-face and they also had responded spontaneously. Each respondent is requisite to spend about five to ten minutes to complete the questionnaire. In addition, the participants of this study have various social demographic backgrounds. A total of 92 set of questionnaires were returned and out

of it, 12 set of questionnaires were incomplete and eliminated. So a total of 80 set of questionnaires were used in the data analysis.

3.8 Techniques of Data Analysis

The types of data analysis techniques that were used in this study are as below:

3.8.1 Descriptive Analysis

Descriptive analysis is the basic features of the data in a research. It provides a simple summary of the data of the sample that was tested and the statistics. It describes what the data is and what the data shows (Siti, 2016). According to Sivabalan (2015) on the other hand, descriptive analysis refers to the technique which is used to summarize huge data from target respondents or sample. This technique helps to process and transform data into useful information. In this technique, the data always display in many ways includes numerical values, pie charts, and graphs.

For the purpose of this study, descriptive analysis was used to analyze the respondent's socio-demographic information such as the gender, age, marital status, years of working experience, level of management etc. Anyhow, this analysis unable to draw any conclusion from the sample and only provides the respondent's details.

3.8.2 Reliability Analysis

Reliability analysis is an indicator of a measure's internal consistency. Consistency is the key to understanding reliability. A measure is reliable when different attempts at measuring something converge on the same result (Zikmund et al., 2014). In order to find out whether the data is reliable, the collected data has been tested in order to obtain

the Cronbach's Alpha and to measure the internal consistency, which is about how closely the sets of the items are related as a group.

According to Edrak, Yin- Fah, Gharlegghi, & Seng, (2013), the following rule of thumb can be used to describe the Cronbach's Alpha results:

Table 3.3

Reliability Description Table

Cronbach's Alpha	Reliability Description
Above 0.9	Excellent
>0.8	Good
>0.7	Acceptable
>0.6	Questionable
>0.5	Poor
Below 0.5	Unacceptable

Source: Edrak et. al., (2013)

3.8.3 Correlation Analysis

Correlation Analysis is one of inferential analysis in research studies and used to draw a conclusion by interpreting collected data (Zikmund, 2003). Basically, correlation analysis measures the changes of one variable and predicts the value of another variable. It predicts the value of one's variable negative if decrease and positive if increase value. The values are between the positive one and the negative one.

Sivabalan (2015) stated that if a correlation analysis shows +1 then it's considered a positive correlation between variables. However, coefficient -1 shows a perfect negative correlation between variables which is the independent variable significant to the dependent variable. Besides that, the significant or strength of the relationship between independent and dependent variables also determined by looking at the (*) or (**) sign in the output of SPSS.

According to Hair, Money, Samouel, and Page (2007), the following rule of thumb can be used to describe the coefficient range derived from correlation analysis.

Table 3.4
Rule of Thumb for Correlation Coefficient

Coefficient Range	Strength
+/- 0.91 to +/-1.00	very strong
+/- 0.71 to +/- 0.90	High
+/- 0.41 to +/-0.70	moderate
+/- 0.21 to +/-0.40	Small but definite relationship
0.00 to +/-0.20	Small, almost negligible

Source: Hair et al. (2007)

3.8.4 Multiple Regression Analysis

Zikmund (2003) cited that regression is another type of inferential analysis and plays important roles to draw a conclusion or analyze about the relationships between variables in the research. Basically, there are two types of regression analysis which are called univariate and bivariate analysis.

The variables are jointly regressed against the dependent variables in order to explain the variance. As for analysis, a multiple regression analysis exists once there is more one indicator is together relapsed against the criterion variable. The result can be clarified once it is reached at the point when the R-square value, the F statistic and its noteworthiness level are known (Siti, 2016).

This research has adopted bivariate regression types to interpret data. In the other words, bivariate analysis refers to the multiple regressions which are applied to analyse the relationship between single dependent and other independent variables.

3.9 Conclusion

As the summary of this chapter, how the data has been collected from respondents through step by step had been picturized. Besides that, questionnaires were used as an instrument to collect data and appropriate techniques of data analysis were utilized in the next chapter to measure the level of accuracy of variables related to this research.



CHAPTER 4

RESULT AND DISCUSSION

4.0 Introduction

This chapter presents the information on data collected from the respondents on the factor influencing employee's work performance in financial card and payments services industry. It discusses the technique used to analyses the sample using Statistical Package for the Social Science (SPSS) software and interpret the findings.

4.1 Response Rate

One hundred and twenty (120) set of questionnaires were distributed to two organizations in the industry, which are Revenue Group of Companies and iPay88 Malaysia Sdn Bhd. Out of 120 questionnaires, only 92 questionnaires were returned making the response rate of 76.67%. After a thorough checking of the questionnaire that returned, only 80 set of questionnaires can be used as a valid response for analysis.

Table 4.1 shows the response rate and useable questionnaire for this research, which relatively acceptable of what is proposed by Krejcie and Morgan (1970).

Table 4.1

Summary of the total questionnaires and the response rate

Distributed Questionnaires	92
Returned and Usable Questionnaire	80
Returned and Unusable Questionnaire	12
Non – returned Questionnaire	28
Response Rate	76.6%

4.2 Demographic of Respondents

This part of the study shows the background of the demographic profile of the respondents who is involved in the current study, which is important and useful aspect to understand the segmentation of the data. The respondents profile includes of gender, age, marital status, race, academic qualification, years of working experience, income group and level of management.

Table 4.2 shows that majority of the respondents were female, from the total of 80 respondents, 46 (57.5%) are female, while the rest are male (42.5%).

In terms of age group, from the total number of respondents, 61.3% respondents are from 18-29 years. Meanwhile, 23 respondents, which represent 28.8% of respondents are from the age group of 30-39 years. Only 10% of the respondents for this study are from 40-49 years, which are 8 respondents.

The majority of respondents are single as they represent 68.8% from the total number of the respondents. While 21 (26.3%) respondents are married, divorced respondents are only 3.8% and only 1 respondent is widow in terms of marital status of the respondents.

The highest percentage of respondents in terms of race were Chinese, which represent 42.5% or 34 respondents. Malay respondents were 29 or 36.3% and Indian respondents represent a total number of 13, 16.3%. Only 5 % of the respondents are from other race, which represent 4% from the total number of 80 respondents in this study.

Table 4.2 shows the details of the demographic profiles of the respondents.

Table 4.2
Demographic Profile of the Respondents

N=80	Profile	Frequency	Percentage
Gender			
	Male	34	42.5
	Female	46	57.5
	Total	80	
Age			
	18-29 years	49	61.3
	30-39 years	23	28.8
	40-49 years	8	10.0
	Total	80	
Marital Status			
	Single	55	68.8
	Divorced	3	3.8
	Married	21	26.3
	Widow/Widower	1	1.3
	Total	80	
Race			
	Malay	29	36.3
	Indian	13	16.3
	Chinese	34	42.5
	Others	4	5.0
	Total	80	
Academic Qualification			
	SPM	7	8.8
	STPM	2	2.5
	Diploma	27	33.8
	Degree	37	46.3
	Masters	6	7.5
	PhD	1	1.3
	Total	80	
Years of Working Experience			
	Below 5 years	44	55.0
	5-10 years	19	23.8
	11-15 years	7	8.8
	16-20 years	9	11.3
	21 years and above	1	1.3
	Total	80	
Income Group			
	RM1,000 – RM3,000	36	45.0
	RM3,001 – RM5,000	21	26.3
	RM5,001 – RM7,000	7	8.8
	RM7,001 – RM10,000	15	18.8
	Above RM10,000	1	1.3
	Total	80	
Level of Management			
	Lower Level	41	51.3
	Middle Level	37	46.3
	Higher Level	2	2.5
	Total	80	

Majority of the respondents are obtained Bachelor Degree from various field and they represent 46.3% or 37 respondents. On the other hand, the second highest academic qualification of the respondents was the Diploma holder as they represent a total number of 27 respondents or 33.8%. There were 7 respondents or 8.8% whom have SPM as their academic qualification and 7.5% or 6 respondents are obtained Master's Degree for their academic qualification. The lowest percentage of respondents in term of academic qualification is only 1.3%, which only 1 respondent is PhD holder and the second lowest goes to STPM qualification as there were only 2 (2.5%) respondents out of a total number of 80 respondents.

In terms of years of working experience, about half of the respondents are below 5 years. There were 44 respondents which represent 55% of the total number of respondents in this category. 23.8% of the respondents are from the group of 5-10 years of working experience as the number of respondents is 19. Meanwhile, about 11.3% or 9 respondents are from the 16-20 years of working experience group and 7 respondents represent 8.8% of the total respondents are from the group of 11-15 years of working experience. Only 1 respondent or 1.3% of the total number of 80 respondents having the working experience that is 21 years and above.

Around 36 respondents or 45% of the respondents are from the RM1,000.00 – RM3,000.00 categories in terms of income group. The second highest respondents are from the income group of RM3,001 – RM5,000.00, as there were 21 respondents which represent 26.3% of the total number of the respondents. About 18.8% of the respondents are from the income group of RM7,001.00 – RM10,000.00 and follow by the 7 respondents whom represent 8.8% were from RM5,001.00 – RM7,000.00 of income group. The least percentage of the respondents were 1.3% (1 respondent only) that have the income above RM10,000.00.

Lastly, in term of management level, majority of the respondents are from the lower level, which represent 51.3% or 41 respondents in this study. This follow by 46.3% of the respondents from the middle level of management and there were only 2 respondents or 2.5% of the total number of the 80 respondents were from the higher level of the management.

4.3 Reliability of Instruments

The reliability analysis procedure provides information about the relationships among individual items in the scale and their internal consistency. This study using the alpha coefficient, which is also known as Cronbach's Alpha as an indicator for assessing the reliability.

The Cronbach Alpha (α) test have been use to see the reliability of the questionnaire. The researcher used the reliability for the three factors that were choose as independent variables and the overall evaluation of employee's work performance as a dependent variable.

The first factor tested was motivation, which consists of ten items. The result (Appendix B) shows that the value of Cronbach Alpha (α) for all the ten items under motivation element. The result shows that the value of overall Cronbach Alpha (α) is 0.796, which mean it is reliable.

For the second factor, which is leadership, there are six items were tested under this element. The result of the test shows that the value of the overall Cronbach Alpha (α) is 0.825. The third independent variable is the working environment, which have six items was tested for reliability analysis. The result of the Cronbach Alpha (α) showed the value of 0.858. The last test was done for employee's work performance, which consist of ten items. The value of Cronbach Alpha (α) for employee's work

performance is 0.836. Table 4.3 shows the results of the final reliability test as explained above.

Table 4.3

Reliability of Test

Variables	No of Items	Cronbach Alpha (α) Value (n= 80)
Motivation	10	0.796
Leadership	6	0.825
Working Environment	6	0.858
Employee's Work Performance	10	0.836

Since the reliability coefficient of 0.70 or higher is considered reliable and acceptable based on Edarak et al., (2013), it can be concluded that the instruments used by the researcher are acceptable and reliable because the value of the Cronbach Alpha (α) are all above 0.70.

4.4 Descriptive Analysis (Mean & Standard Deviation)

To identify the situation of each of the construct variables (dependent and independent), descriptive statistics, such as mean and standard deviation were used as a way of clarification.

This section represents the findings on the factors influencing the employee's work performance in financial card and payments services industry. The three factors that were identified to be tested in this study are motivation, leadership and working environment.

Table 4.4 presented the descriptive statistics of four variables. The independent variables are motivation, leadership and working environment, while the dependent variable is employee performance. The table shows the result from the analysis of mean and standard deviation.

Table 4.4: *Analysis of Mean and Standard Deviation*

N	Variables	Mean	Standard Deviation
80	Motivation	4.0550	0.73603
80	Leadership	3.6271	0.53581
80	Working Environment	3.7958	0.63974
80	Employee's Work Performance	3.6750	0.50604

From the table, the mean score between employee performance, motivation, leadership and working environment are between 3.62 to 4.05. Therefore, this answered the research question (RQ1) of the level of motivation, leadership, working environment and employee's work performance.

The mean value of motivation is 4.0550, and this value shows the level motivation towards employee's work performance.

The mean value of leadership is 3.6271, and this value shows the level of leadership towards employee's work performance.

The mean value of working environment is 3.7958, and this value shows the level of working environment towards employee's work performance.

On the other hand, the standard deviation that was refers to the findings from the same table show that the values of all the standard deviation variables are low and below the mean value. It indicates that the data of the entire variable are closely clustered around the mean of every variable respectively.

4.5 Correlation Analysis

Pearson correlation is a technique that is used to describe the strength of the relationship between two continuous variables. This given an indication of the

direction (whether it is positive or negative) as well as the strength of the relationship (Gao, 2016).

In this research, correlation test has been used to investigate the relationship between each independent variable; which are motivation, leadership and working environment, and the dependent variable, which is employee performance.

Table 4.5
Correlation of Variables with Employee's Work Performance

	M	LS	WE	EP
Motivation	1			
Leadership	.313**	1		
Working Environment	.452**	.542**	1	
Employee's Work Performance	.618**	.317**	.590**	1

Table 4.5 shows a positive correlation between motivation and employee's work performance of the respondents ($r = 0.618$, $p < 0.01$). A p-value of 0.000 means that the result of the test is significant at 99% confidence interval.

As for the second independent variable, the result of the test indicates the leadership and work performance of the respondents also show a positive correlation ($r = 0.317$, $p < 0.01$).

On the other hand, the third independent variable table shows a positive correlation between working environment and work performance of the respondents ($r = 0.590$, $p < 0.01$).

As for comparison, it shows that among all the independent variables, leadership appears to have the weakest correlation with the employee's work performance in the financial card and payments services industry. A value of 0.004 means that the result of the test is significant at 95% confidence interval.

4.6 Multiple Regression Analysis

Multiple regression is the process that includes one dependent variable with two or more independent variables. In other words, multiple regression analysis used to examine the relationship between variables. The results of the test are usually used by researcher to ascertain the casual effect of one variable upon another. In this study, the researcher used multiple regression analysis to test the influence of motivation, leadership and working environment towards employee performance.

The result of multiple regression analysis is presented in Table 4.6.

Table 4.6

Model Summary of Multiple Regression on Employee's Work Performance

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 ^a	0.505	0.486	0.36293

a. Predictors: (Constant), Working Environment, Motivation, Leadership Styles

Based on the finding, R square reports a value of 0.505. This shows that the motivation, leadership and working environment explain 50.5% of the variance in employee work performance. In other words, this results indicates that 50.5% employee's work performance is influence by motivation, leadership and working environment, while the remaining 49.5% are influence by other factor which not included in this study.

Table 4.7
Multiple Regression on Employee's Work Performance

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	B	t	
Constant	1.350	0.321		4.201	
Motivation	0.307	0.062	0.446	4.910	0.000
Leadership	-0.045	0.091	-0.047	-0.490	0.625
Working Environment	0.328	0.081	0.414	4.036	0.000

a. Dependent Variable: Employee's Work Performance

Based on the finding, the p value of motivation is $p < 0.01$. It shows that motivation has significantly influence on employee's work performance.

The p value of leadership is $p > 0.05$. This mean that leadership insignificantly influence on employee's work performance, since the significant value is above 0.05.

The working environment show the p value as $p < 0.01$, which indicates that working environment has significantly influence on employee's work performance.

As for comparison, it shows that among all the three factors, motivation and working environment has significantly influence the employee's work performance. While the leadership not significantly influence the employee's work performance for this study.

On the other hand, the standardized coefficient beta (β) is use to determine whether the respondents agree that there is a relationship between every independent variable and the dependent variable.

The standardized coefficient beta (β) for motivation is $\beta = 0.446$, this means that motivation is significantly influence the employee work performance. Therefore, it answered the research question, RQ2 that there is the relationship between motivation and employee's work performance.

The standardized coefficient beta (β) for leadership is $\beta = -.047$, this means that the result is found to be insignificant. Thus, this answered the research question, RQ2 that there is no relationship between leadership and employee's work performance.

The standardized coefficient beta (β) for working environment is $\beta = .414$. This means that working environment significantly influence the employee work performance, and it answered RQ2 that there is the relationship between working environment and employee's work performance.

4.7 Conclusion

The summary table of the findings show as below:

Table 4.8: *Findings summary table*

No	Research Question	Analysis	Result
1	What is the level of motivation, leadership, working environment and employee's work performance?	Descriptive Analysis	The value of mean for motivation is 4.0550, leadership is 3.6271 and working environment is 3.7958.
2	What is the relationship between motivation, leadership, working environment and employee's work performance?	Correlation Analysis	Motivation and working environment has significant influence employee's work performance and the p value are $p < 0.01$, while leadership found insignificantly influence towards employee's work performance and the p value is $p > 0.05$.
3	To determine the most significant factor that influences the employee's work performance.	Multiple Regression Analysis	Motivation shown as the most significant dimension that influences the employee's work performance.

Based on the results of the findings in this chapter, it shows that there is a positive correlation between the motivation and working environment towards employee's work performance in financial card and payments services industry.



CHAPTER 5

DISCUSSION AND CONCLUSION

5.0 Introduction

This chapter summarizes and discusses the result of the analysis explained in the previous chapter and answer the research objectives that mentioned earlier in Chapter One. The chapter ends with the conclusion of the study.

5.1 Discussion on Findings

The main focus of this study is the factors influencing employee's work performance in financial card and payments services industry. Consequently, analysing employee's work performance is important to know whether the employees are performing well. This is because when the employees are not performing well, it will directly affect the organization in overall. Therefore, this study identifies the factors influencing employee's work performance in financial card and payments services industry.

5.2 RO1: To determine the level of motivation, leadership, working environment and employee's work performance.

The first research objective deals with the level of factors influencing employee's work performance. The finding of this study revealed that the level of motivation has the mean value of 4.0550, while for the leadership, the mean value is 3.6271. The working environment shows the value of mean as 3.7958.

5.3 RO2: To determine the relationship motivation, leadership, working environment and employee's work performance.

The second research objective of this study deals with the relationship between motivation, leadership, working environment and employee's work performance. The

finding of this study revealed that motivation and working environment has a significant relationship with employee's work performance. Therefore, it answered the research objective two (RQ2) as motivation and working environment has a positive relationship towards employee's work performance, while leadership have a negative relationship towards employee's work performance.

The past studies have revealed that the motivation has a significant influence on employee's work performance (Regina, 2014; Ishak et al., 2016; Mazatul, 2015).

According to Regina (2014) in her findings, motivation plays a vital role in the job performance of academic staff. It enhances their productivity and is essential to a healthy and prosperous teaching-learning environment. On the other hand, Ishak et al (2016) cited that motivation has a significant influence on performance and this means that the higher the motivation, will be the higher also the performance of the employees. Furthermore, Mazatul (2015) cited in her study that positive employee motivation may boost the performance and motivated workers will be more productive and contribute towards more quality product.

Therefore, from the findings, it shows that motivation is the important element which affects the employee's work performance in the financial cards and payments service industry. Hence, the superior or the manager must look seriously into the motivation level of an employee when he or she performs below the average level, as motivation will reflect on their output. From there, the manager can take the necessary actions to improve the employee's work performance and obtain the organization's overall goals as well.

The second factor influencing employee's work performance is leadership. The findings for leadership indicate that there is a negative influence on leadership towards

employee's work performance. Based on Gao (2016) findings, he found a negative relationship between leadership and employee's job performance.

However, this result, therefore, contradicts with the previous research by Gafor (2011) which proves that there is a significant positive relationship between leadership and job performance. Maybe other characteristics of the organization could give a possible explanation for this finding.

The leadership of a superior are depending on the employee as each employee have their own characteristic, different method of understanding and capability to perform well. In the financial card and payments services industry, the leadership do not contribute much to the employee's work performance. Even though there is a negative relationship of leadership towards employee's work performance, there is a tendency of employees to respond positively or negatively towards their work performance. Furthermore, as the working attitudes and behaviour are changing due to the revolution of the business environment, employees may feel stressed or discomfort if the manager or the superior pays too much of attention to them or neglect them. Therefore, it is depending on the organization how to encourage the employees and get them to perform at their level best.

The third factor influencing employee's work performance is the working environment. Based on the findings, it shows that the working environment has a positive relationship towards employee's work performance.

The past studies have revealed that the working environment has a significant influence on employee's work performance (e.g. Nhat etc al., 2013; Boamah, 2014; Mazatul, 2015).

Nhat et al., (2013) stated that good working conditions appear to be important to higher work performance of the employees. A study conducted by Boamah (2014) stated that the working environment does influence the employee's performance. The nature of work and good relations with peers leads to employee's satisfaction and influence the work performance of the employees. Furthermore, Mazatul (2015) in her study revealed that comfortable and mostly ergonomic workplace environment gives good impact to the employee's performance.

Apart from the monetary and non-monetary rewards, the job provides an individual with a relationship from the workplace, which can have an impact on the quality of the life. A good relationship among the colleagues not only can improve the employee's work performance but also inspire them to have a better vision in their career and life. Hence, it is important for the employee to have a good bonding not only with their superior but also with the colleagues to support each other for the betterment.

5.4 RO3: To determine the most significant factor that influences the employee's work performance.

The last research objective of this study is to determine the most significant factor that influences the employee's work performance. Based on the finding, the highest value of the coefficient beta (β) is 0.446, which belongs to the motivation. In other words, among the three influencing factors in this study, motivation is the most significant factor influence the employee's work performance in the financial card and payments services industry.

Many of the past studies have proved that motivation plays an important role in an employee's work performance. Among of them is Regina (2014), who cited that irrespective of gender, the academic staff are more productive, satisfied with the job

and healthier physically, emotionally, socially, and academically when motivated. In addition, Regina further stated that highly motivated academic staffs are more satisfied and productive in their job rather than are poorly motivated ones. In other words, highly motivated academic staffs perform better in the workplace. Ishak et al., (2016) on the other hand, also stated that motivation has a positive and significant impact on the performance of health workers in the Government Hospital in the City of Kedari.

5.5 Implication of Study

This research study may be useful to organizations due to its significance, especially in financial card and payments services industry. Thus, the findings provided contribution and implications that are classified in the following sections.

5.5.1 Theoretical Contribution

The main target of this study was to determine the factors influencing employee's work performance in financial card and payments services industry. The contribution of this research from a theoretical perspective lies in the examination of the relationship between motivation, leadership and working environment towards employee's work performance. This study will supplement the literature on employee's work performance by contributing to more insights on motivation, leadership, and working environment. In addition, by taking into account the discussion, it can be concluded that this research will accommodate the organizations to prepare and train the employees with an appropriate level of motivation which enables them to perform efficiently and effectively as it has been proven to be most significant towards employee's work performance.

5.5.2 Practical Contribution

This study provides a detailed explanation to the organization particularly in the finance card and payments services industry to be aware of and realize the importance of factors influencing employee's work performance. Furthermore, the findings of this study can be used as a reference for the organization in their effort to enhance the employee's work performance by considering the elements of motivation, leadership and working conditions.

This study gives a baseline to improve the employee's work performance in a better way, by considering the motivation programs to be develop, apply the right leadership that suit the employee's capability to understand the instructions, and good working environment which is hassle free, a comfortable workstation and with supportive superior and colleagues. This will give more satisfaction to the employees as they will feel that their presence and contribution are recognized and valued by the company, and therefore it will bring out the better performance from the employees.

As the financial card and payments services industry are growing in the fast-paced environment, it is essential to the organization to ensure that the employees are able to adopt and adapt the changes, address the key issues and most important they are satisfying and motivated to produce a better work performance and overall organization's performance.

5.6 Recommendation for the Future Research

The findings and the limitations of the study may act as a key point and ideas for the future researchers. Thus, the recommendation for the future researchers is as follows:

This study can be limited not only to the two organizations in the industry, but also other companies in the industry, in order to develop the findings which will be more

comprehensive. As the industry is growing in the fast-paced business environment, there is a high probability to obtain the varieties of the findings. Furthermore, comparing and exploring more organizations in the industry will also provide significant in evaluation and determination of the influencing factors, which are not only limited to motivation, leadership, and working environment but also extend to other elements in the employee's work performance.

On the other hand, qualitative research also can be a good method to provide a better understanding and deep clarifications on how the motivation, leadership and working environment influence the employee's work performance in an organization, by the observation and interviews. Furthermore, the majority of the respondents in this study were Gen Y. Thus, the findings might be different if there is a mixture of Gen X, Gen Y and Gen Z in the sample size of the studies. The comparison of these three different generations might bring an interesting output for the research. Lastly, the identification of the moderating variables could be significant in the future study, by moderate the relationship between factors influencing employee's work performance.

5.7 Conclusion

This study determines the factors influencing employee's work performance in financial card and payments services industry. The results are consistent with the findings of the previous studies, which mentioned that motivation and working environment are important variables in influencing the employee's work performance. Finally, this study achieved its objective in identifying the most significant factor that influences the employee's work performance.

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APPENDICES

Appendix A: Questionnaires



Questionnaire

The purpose of the study is to determinate the factors influencing employee's work performance in financial card and payments industry.

This questionnaire will only take 10-15 minutes of your time to complete. Your response is very important to this study. All information only applicable to this study and will treat as highly private and confidential. Kindly return the completed questionnaire at your earliest convenience.

Thank you for the cooperation.

Thurga A/P Velusamy
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Section A: Socio-Demographic Information

Please tick (✓) on the applicable box only.

1. Gender

- ☐ Male ☐ Female

2. Age

- ☐ 18 – 29 years ☐ 40 – 49 years
☐ 30 – 39 years ☐ 50 years and above

3. Marital Status

- ☐ Single ☐ Married
☐ Divorced ☐ Widow/ Widower

4. Race

- ☐ Malay ☐ Chinese
☐ Indian ☐ Others:

5. Academic Qualification

- ☐ SPM ☐ Degree
☐ STPM ☐ Masters
☐ Diploma ☐ PhD

6. Years of Working Experience

- ☐ Below 5 years ☐ 16 – 20 years
☐ 5 – 10 years ☐ 21 years and above
☐ 11 – 15 years

7. Income Group

- ☐ RM1, 000.00 – RM3, 000.00
☐ RM3, 001.00 – RM5, 000.00
☐ RM5, 001.00 – RM 7,000.00
☐ RM 7,001.00 – RM 10,000.00
☐ Above RM10, 000.00

8. Level of Management

- ☐ Lower Level
☐ Middle Level
☐ Higher Level

Please reach each statement carefully and tick (✓) the most relevant answer according to the following scales.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Section B: Factors Influencing Employee's Work Performance

Motivation

No	Descriptions	1	2	3	4	5
1	The praise I get for doing a good job					
2	My pay and amount of work I do					
3	The way my job provides for a steady employment					
4	Being able to do things that don't go against my conscience					
5	I work hard to achieve a good performance					
6	My opinion of myself goes up when I do my work well					
7	I am motivated to perform well in the work					
8	I work harder in order to get good pay					
9	I feel great sense of personal motivation when I do my work well					
10	Motivation in workplace are important for me to perform well in my career					

Leadership

No	Descriptions	1	2	3	4	5
1	My manager is always seeking new opportunities for the unit/department/organization.					
2	My manager has a clear understanding of where we are going.					
3	My manager inspires others with his/her plans for the future.					
4	My manager provides a good model to follow.					
5	My manager leads by “doing” rather than simply by “telling”					
6	My manager encourages employees to be team players					

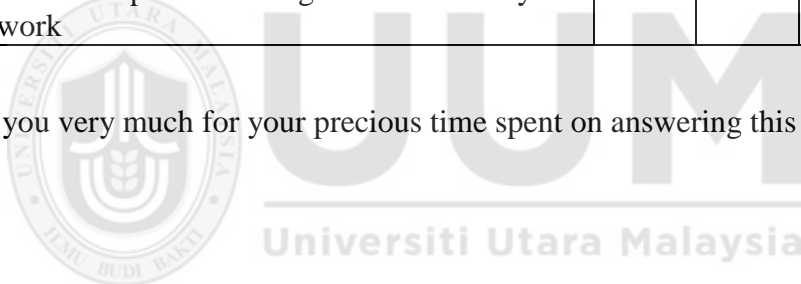
Working Environment

No	Descriptions	1	2	3	4	5
1	I work in a safe, healthy and comfortable environment					
2	The way company policies are put into practise					
3	The opinions of my peers help me to improve the quantity of work					
4	The chances for advancement on this job					
5	Favourable environmental conditions increase my productivity at work					
6	Producing a high quality of work will increase my chance for higher pay					

Section C: Employee Performance

No	Descriptions	1	2	3	4	5
1	The work I do is very important to me					
2	My job activities are personally meaningful to me					
3	I am confident about my ability to do my job					
4	I am self-assured about my capabilities to perform my work activities					
5	I have mastered the skills necessary for my job					
6	I have significant autonomy in determining how I do my job					
7	My impact on what happens in my work area is large					
8	I have a great deal of control over what happens in my work area					
9	I have chance to be promoted, if I remain this company for longer period of time					
10	I have the power making a decision in my work					

Thank you very much for your precious time spent on answering this questionnaire.



Appendix B: Output from SPSS

Reliability Test for IV1: Motivation

Reliability Statistics

Cronbach's Alpha	N of Items
0.796	10

Reliability Test for IV2: Leadership

Reliability Statistics

Cronbach's Alpha	N of Items
0.825	6

Reliability Test for IV3: Working Environment

Reliability Statistics

Cronbach's Alpha	N of Items
0.858	6

Reliability Test for DV: Employee Performance

Reliability Statistics

Cronbach's Alpha	N of Items
0.836	10

Correlation Test

Correlations

		M	LS	WE	EP
M	Pearson Correlation	1	.313**	.452**	.618**
	Sig. (2-tailed)		0.005	0.000	0.000
	N	80	80	80	80
L	Pearson Correlation	.313**	1	.542**	.317**
	Sig. (2-tailed)	0.005		0.000	0.004
	N	80	80	80	80
WE	Pearson Correlation	.452**	.542**	1	.590**
	Sig. (2-tailed)	0.000	0.000		0.000
	N	80	80	80	80
EP	Pearson Correlation	.618**	.317**	.590**	1
	Sig. (2-tailed)	0.000	0.004	0.000	
	N	80	80	80	80

** . Correlation is significant at the 0.01 level (2-tailed).

Regression Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.711 ^a	0.505	0.486	0.36293

a. Predictors: (Constant), WE, M, L

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.220	3	3.407	25.863	.000 ^b
	Residual	10.010	76	0.132		
	Total	20.230	79			

a. Dependent Variable: EP

b. Predictors: (Constant), WE, M, L

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.350	0.321		4.201	0.000
	M	0.307	0.062	0.446	4.910	0.000
	L	-0.045	0.091	-0.047	-0.490	0.625
	WE	0.328	0.081	0.414	4.036	0.000

a. Dependent Variable: EP